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In reply to: Office Action mailed January 26, 2006

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### REMARKS

This is in response to the final Office Action mailed on January 26, 2006. Claims 51-80 are pending in the application and were rejected. With this amendment, claims 51, 61, and 71, i.e., the independent claims of the application, are amended. The remaining claims are unchanged.

Claims 51-80 were rejected under 35 U.S.C. 103(a) as being unpatentable over Odom in view of Purcell. With this amendment, the independent claims are amended to include features not shown or suggested in the prior art. Specifically, the claims have been amended to include the features of "wherein the enterprise is adapted to facilitate interactive negotiation of the offer and the terms form between the buyers and the sellers," and that "a buyer's bank" and "a seller's bank" interface directly with the enterprise.

These features are not shown or suggested in the prior art. For example, Odom teaches an auction system where the seller posts the description of the goods or services and the terms of the sale. Buyers are able to bid on the goods or service and are also able to interface with the seller through the system if the buyers have questions regarding the description of the goods or services (Odom, column 6, lines 9-27). However, there is no teaching or suggestion that the auction of Odom permits "the enterprise . . . to facilitate interactive negotiation of the offer and the terms form between the buyers and the sellers, as set forth in the claims." Odom does not permit interactive negotiation between the buyers and the sellers – the seller in Odom presents the description and the terms, and the buyers, once aware of the description, present their offers where the best offer is accepted.

In addition, Odom and Purcell do not teach or suggest a system that uses a "buyer's bank," "a seller's bank," wherein the "sending the secondary documents" and "sending the payment" is performed "from the enterprise directly to [the] buyer's bank" and "from the buyer's bank to [the] seller's bank directly through the enterprise." The Office Action points out that Odom teaches indirect clearing when items are transferred to a third party or placed in escrow. However, Odom does not teach a four-spoke system of the present claims including the buyer(s), the seller(s), the buyer's bank, and the seller's bank all interfacing through the enterprise as illustrated in the amended claims. Although Odom makes mention the use of a third party to which items are transferred (Odom, column 7, line 60), Odom does not expand this to teach or suggest a seller's bank and a buyer's bank interfacing directly with the enterprise. In addition, there is nothing in Odom or Purcell to

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teach or suggest "sending secondary documents from the enterprise directly to a buyer's bank."

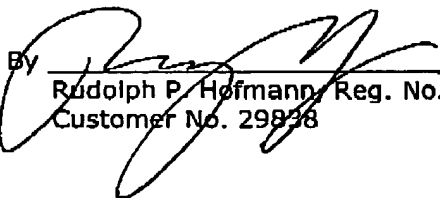
Furthermore, the prior art does not suggest that the references in the combination be modified to meet the terms of the amended claims. Odom teaches an on-line auction system, which includes a portion to efficiently present descriptions of the goods to buyers, a portion to allow sellers to bid auction-style on the goods, and a rudimentary clearing system briefly mentioned to transfer goods. Odom does not recognize a system going farther than an auction in permitting interactive negotiations. Also, Odom does not recognize the problem facing the Applicants when they created the four-spoke system. Applicants assert that it would neither be obvious nor enough to modify the chat option of Odom to specify a real time communication link in order to obtain the features of the amended claims. Rather, the four-spoke system that sends secondary documents" and payments between banks through the enterprise of the present claims involves an entirely different model of trade than that shown in Odom, and this requires more than an obvious modification of the chat option to transfer documents related to international trade in order to obtain the features of the amended claims.

#### CONCLUSION

Applicants now submit that all pending claims are allowable and respectfully request that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (612) 607-7340.

If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Reference 60021-339701).

Respectfully submitted,

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